

**Halton Social Planning Council
and Volunteer Centre**

Housing Report

Halton Social Profile 1999

Housing Report

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Introduction

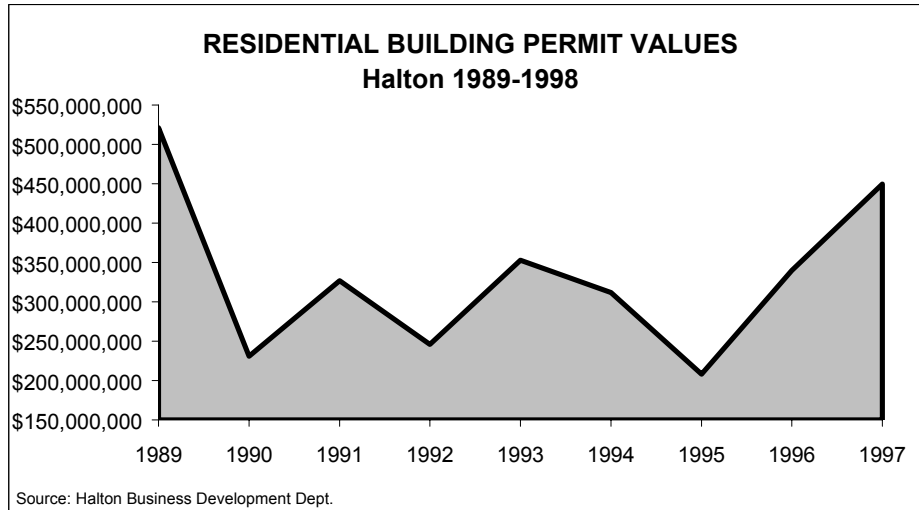
Housing is a necessity and a major expense, thus making it an important issue for many. Some aspects of housing this report covers are supply, tenure, type, and cost. Note that this report is part of a series of nine reports that complete the Halton Social Profile.

The Halton Business Development Department, Canada Mortgage and Housing Corporation, Halton Housing Authority, Royal LePage's Survey of Canadian House Prices and Statistics Canada provided data for the housing report.

Housing

Residential Building Permits

The municipal building departments issue residential building permits to regulate housing location, form and density that correspond with their city plans. The Regional Municipality of Halton Business Development Department compiled the building permit values from data obtained by the four municipal building departments in Halton. Building permits are divided into four categories: residential, commercial, industrial and other. In Figure 1, values are presented from 1989 to 1997 for residential permits only and are rounded off to the nearest million.



• Figure 1 Residential building permit values in Halton for 1989 to 1997

The residential building permits plummeted from \$521 million in 1989 to \$231 million in 1990. There are two smaller peaks in 1991 and 1993 and then the value fell to its lowest in 1995, \$208 million. The value has not been that low since ten years earlier. The building permit values then began to increase to 1997 when the value is \$450 million.

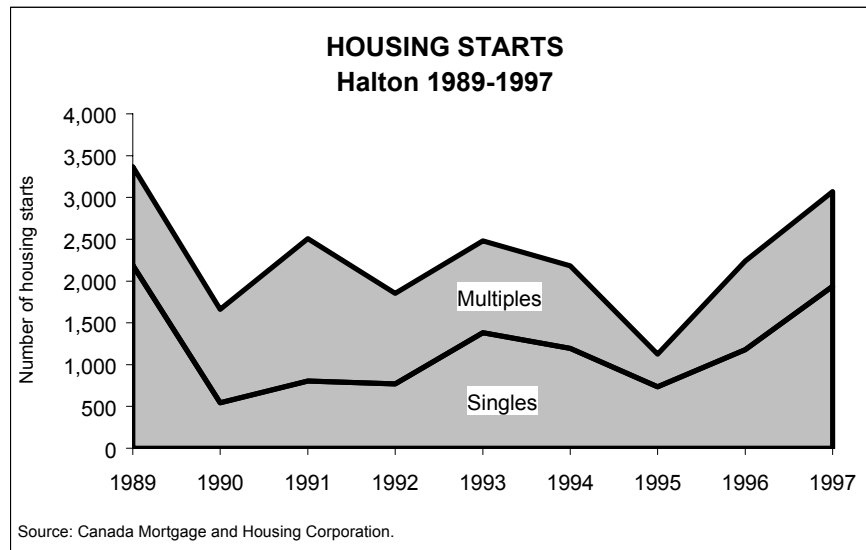
In 1997, Oakville has the largest residential building permit value of all four municipalities with \$238 million. Burlington has the second highest permit value at \$166 million, followed by Halton Hills at \$38 million. Milton has the lowest building permit value at \$8 million.

Housing Starts

The Canada Mortgage and Housing Corporation (CMHC), a federal corporation, reports housing starts in its monthly *Local Housing Market Report*. Housing starts are “units where construction has advanced to a stage where full footings are in place.” The CMHC divides housing starts into freehold ownership, condominium ownership, private rental and assisted rental, and singles and multiples.

Between 1989 and 1997, freehold ownership accounted for the largest proportion of the housing starts, except in 1990 and 1991 when condominiums accounted for the largest. All other years, condominium ownership accounted for the second largest proportion of the housing starts, except in 1992 and 1993 when rental units outnumbered condominiums. Private and assisted rental units comprise the smallest proportion of housing starts in Halton. In 1997, 88.4% of housing starts in Halton are freehold houses, 11.6% are condominiums and none are rental housing.

The number of housing starts followed a similar trend as the residential building permit values. Housing starts dropped from 3,367 in 1989 to 1,663 starts in 1990 and then had two small peaks in 1991 and 1993. Housing starts then fell to its lowest number in 1995 with 1,125 starts before rising to 3,069 starts in 1997 as displayed in Figure 2.



• Figure 2 Number of multiple and single housing starts in Halton from 1989 to 1997

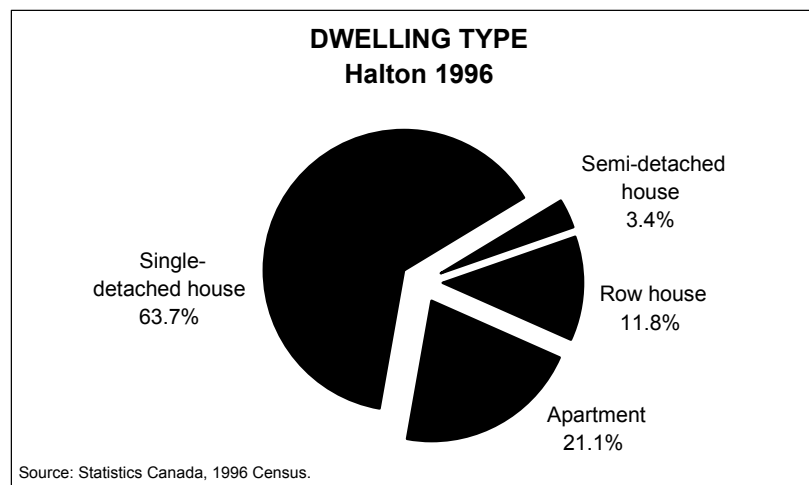
Most of the housing starts in Halton are for single units (i.e., detached houses) rather than multiples (i.e., semidetached houses, townhouses and apartments). There are more single units started than multiple units in all years except 1990, 1991 and 1992.

Of the municipalities in Halton, Burlington has the second largest number of housing starts from 1989 to 1995. However, in 1996 and 1997, Burlington surpassed Oakville for the most starts. Milton has the lowest number of housing starts every year, almost all of which are for single units. In 1997, 52.7% of the housing starts are in Burlington, 38.2% are in Oakville, 8.7% are in Halton Hills and 0.5% are in Milton.

Dwelling Types

The census categorises structural types of occupied private dwellings into single-detached house, semi-detached house, row house, apartment (detached duplex, five or more storeys and less than five storeys), other single attached house and moveable dwelling. The latter two categories are not reported because they account for only 0.2% of the dwelling types in Halton.

Halton has 118,155 occupied private dwellings in 1996 with the majority (63.6%) being single-detached houses. Apartments account for 21.1% and row houses account for 11.8% of the dwellings in Halton. Of the types of apartments, five or more storey apartment buildings are the most common type in all municipalities except Halton Hills, where most apartment dwellings are in buildings with less than five storeys. The smallest percentage of dwellings is semi-detached houses at 3.4%. Since 1991, the proportion of row houses and apartments increased, while single and semi-detached houses correspondingly decreased. Compared with Ontario, Halton has a smaller percentage of semi-detached houses and apartments and a larger percentage of single-detached houses and row houses in 1996. Figure 3 illustrates the breakdown of housing types in Halton in 1996.



• Figure 3 Halton dwelling types in 1996

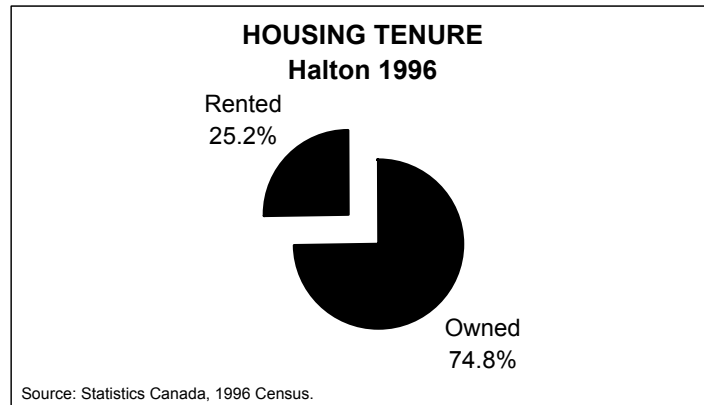
Halton Hills has the highest percentage in Halton of single-detached houses at 72.9% and Burlington has the lowest at 58.3%. Milton has the highest percentage of semi-detached houses at 4.1%; meanwhile, Burlington has the lowest at 3.1%. Burlington has the highest proportion of apartments at 24.6% and Milton has the lowest at 15.3%. Burlington also has the highest percentage of row houses at 13.8% and Halton Hills has the lowest at 6.8%. Multiple unit dwellings, such as apartments and row houses, make up a greater proportion of the dwelling types in the south of Halton than they do in the north.

Housing Tenure

The census reports dwelling tenure for private households as owned or rented. "Owned" includes all owned dwellings even those that are not fully paid for, those situated on rented

or leased land and those that are part of a condominium. "Rented" includes all rented dwellings even those rented without cash or at reduced rent and those that are part of a cooperative.

Figure 4 shows that in 1996, 74.8% of the 118,155 private occupied dwellings in Halton are owned and 25.2% are rented. This remained relatively unchanged since 1991 when 25.7% were rented and 74.3% were owned. Compared with Ontario, which has 64.3% owned dwellings and 35.5% rented, Halton has a smaller share of rented dwellings.

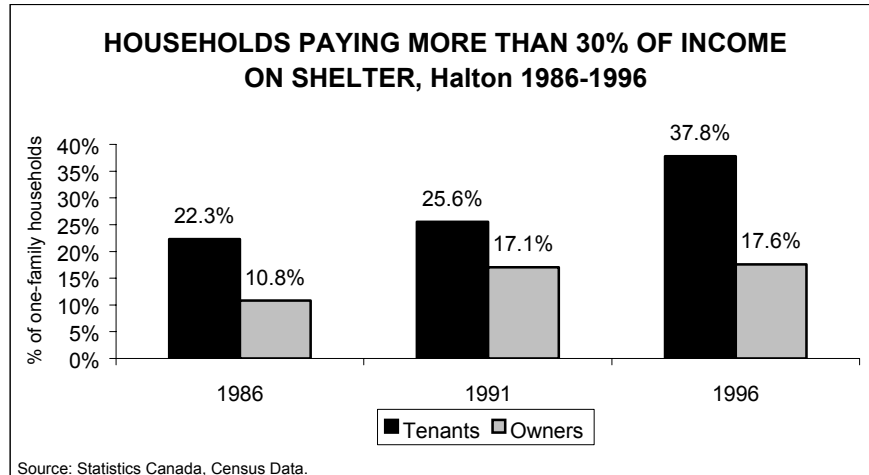


• Figure 4 Housing tenure in Halton in 1996

In Halton, Burlington has the highest percentage of rented dwellings in 1996 at 28.7%, while Halton Hills has the lowest at 20.7%. Correspondingly, Halton Hills has the highest percentage of owned dwellings and Burlington has the lowest. Oakville has 23.2% of its dwellings rented and Milton has 22.6%. Therefore, a greater percentage of dwellings in south Halton are rented than in north Halton.

Cost of Owning Compared to Renting

Households are spending more of their income on housing costs than ten years earlier. In 1986, 22.3% of tenants (one-family households without additional persons) were paying more than 30% of their income on gross rent. In addition, 10.8% of owners (one-family households without additional persons) paid more than 30% of their income on major payments. By 1996, the percentage of tenants paying more than 30% of their income on rent increased to 37.8% and the percentage of owners paying more than 30% increased to 17.6% as shown in Figure 5. A larger percentage of households in Ontario pay more than 30% of their income towards housing than in Halton – 44.1% of renters and 18.5% of owners.

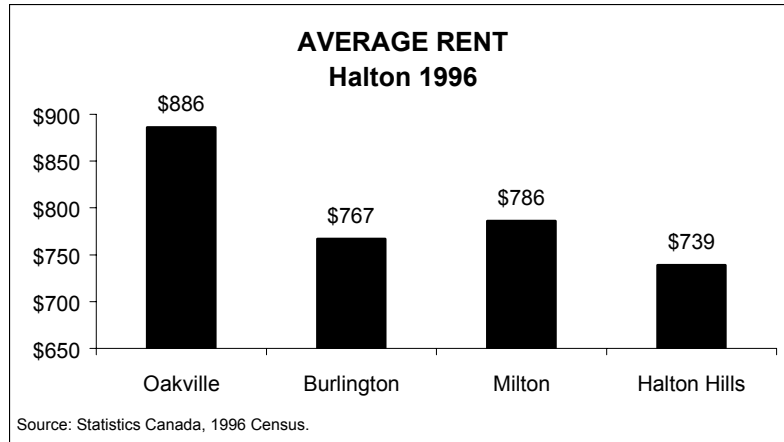


• Figure 5 Halton households paying more than 30% of their income on shelter costs in 1986, 1991 and 1996

Of the four municipalities in Halton, Oakville has the highest percentage of renters paying more than 30% of their income on rent at 38.7% and Milton has the lowest at 35.9%. Oakville went from the lowest percentage in 1986 to the highest in 1996. Halton Hills has the largest percentage of owners paying more than 30% on major payments at 19.2% and Burlington has the lowest at 16.3%.

Housing Cost

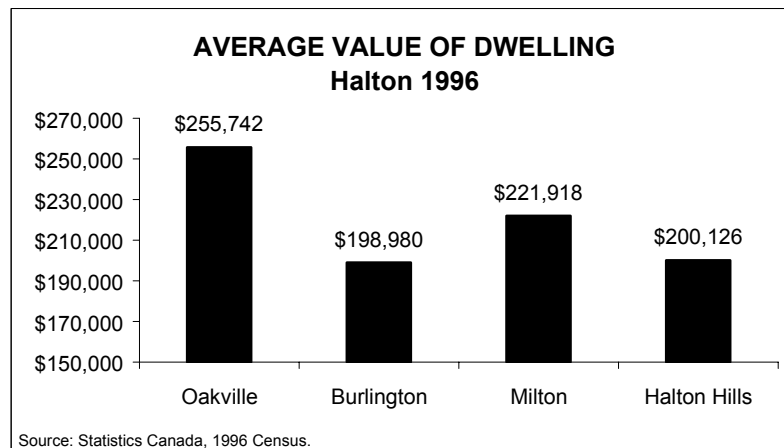
Compared with Ontario, Halton is a more expensive place to own or rent a home. In Ontario, the average gross rent is \$679 and the average value of an occupied private dwelling is \$177,410 in 1996. In Halton, the average gross rent is \$806 and the average value of an occupied private dwelling is \$222,496. Average gross rent in Halton increased from \$540 in 1986. Figure 6 shows the average gross rent in each municipality in 1996.



• Figure 6 Average gross rent in Halton by municipality in 1996

In Halton, Oakville has the highest average gross rent in 1996 at \$886, followed by Milton at \$786, Burlington at \$767 and Halton Hills at \$739. The largest increase in rent occurred between 1986 and 1991 – rent increased dramatically in all four municipalities. However, between 1991 and 1996, rent decreased slightly in Oakville and Halton Hills and increased in Burlington and Milton.

Figure 7 shows the average value of occupied private dwellings in each municipality in Halton in 1996.



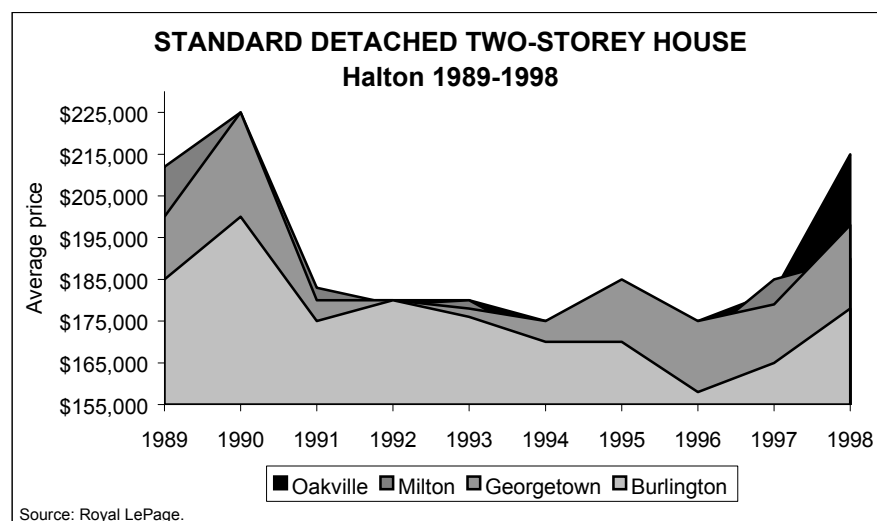
• Figure 7 Average value of occupied private dwellings in Halton by municipality in 1996

Oakville has the highest average value for private occupied dwellings at \$255,742 compared to Milton at \$221,918, followed by Halton Hills at \$200,126 and Burlington at \$198,980. These values decreased from 1991 in all four municipalities.

Private House Prices

Royal LePage's *Survey of Canadian House Prices* provides market values for seven types of housing by municipality. This provides more detailed information of house prices than the census data because it provides average prices for different types of housing. The types of housing included four types of detached homes, town house and two types of condominium apartments. Winter prices are used to eliminate any seasonal variability throughout the year.

All four municipalities followed a similar trend in house prices. House prices in Halton peaked in 1990 and then fell until 1994. From 1994 to 1998 house prices increased for all types except in 1996, when some of the house prices fell temporarily. Figure 8 illustrates the average house prices in each municipality in Halton for a standard detached two-storey house.



• Figure 8 Standard detached two-storey house prices in Halton by municipality from 1989 to 1998

Senior executive detached two-storey house is the most expensive house type, followed by executive detached two-storey house. Luxury condominium apartment, standard detached two-storey house and detached bungalow have similar prices. The lowest prices are for standard condominium apartment and town house.

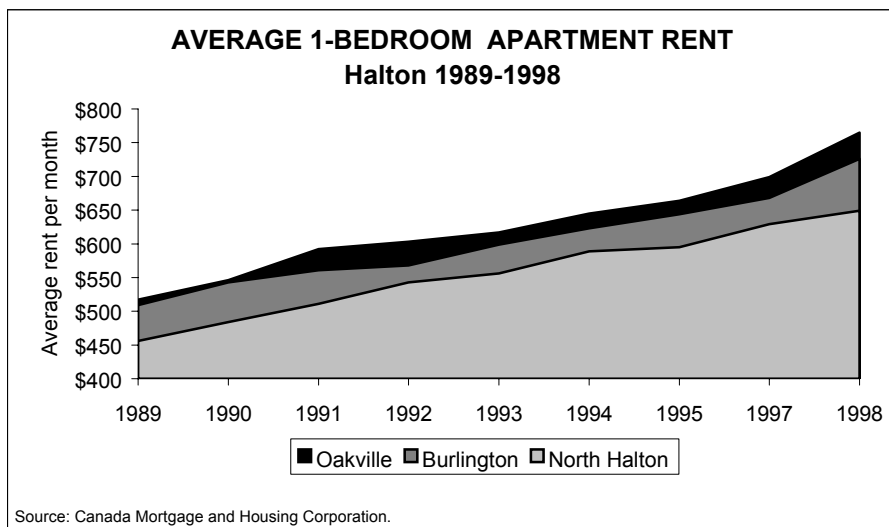
In Halton, Oakville has the highest house prices and Burlington has the lowest. For example, in 1998, a standard detached two-storey house costs on average \$215,000 in

Oakville and \$178,000 in Burlington. The same house costs on average \$190,000 in Milton and \$198,000 in Georgetown.

On average from 1989 to 1998, house prices are highest in Oakville for all types of houses except standard detached two-storey houses, which are highest in Georgetown. Burlington has the lowest house prices for all types of houses except detached bungalows, which are lower in Georgetown, senior executive detached two-storey homes, which are lower in Milton, and luxury condominium apartments, which are also lower in Milton.

Private Apartment Rents

The Canada Mortgage and Housing Corporation produces the *Rental Market Report* based on a survey it conducts of rental buildings with three or more units. From 1989 to 1998 rents for private apartments increased in all four municipalities and for all types of apartments. Unlike house prices, which went up and down from year to year, rents showed a steady increase throughout the ten-year period as displayed in Figure 9.



• Figure 9 Average one-bedroom apartment rent in Halton by municipality from 1989 to 1998

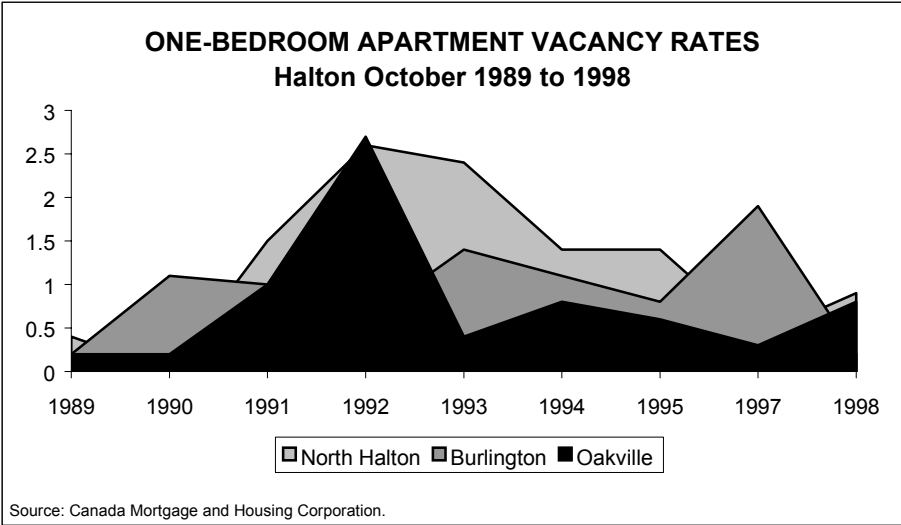
The highest average rents are in Oakville where, for example, a one-bedroom apartment increased in rent from \$517 a month in 1989 to \$765 a month in 1998. Burlington is the next most expensive municipality where a one-bedroom apartment cost \$509 in 1989 and \$726 in 1998. North Halton has the lowest rents in Halton (the data for Milton and Halton

Hills are combined). A one-bedroom apartment increased in rent from \$456 in 1989 to \$649 in 1998.

Private Rental Apartment Vacancies

The Canada Mortgage and Housing Corporation (CMHC) surveys vacancy rates annually through interviews with apartment owners, property managers and building superintendents. CMHC provides reports from a rental market survey each October of rental buildings with three or more self-contained units.

Vacancy rates vary between 1989 and 1998 in all municipalities but are generally low. Bachelor apartments tend to have some of the highest vacancies. In October, the median vacancy rate from 1989 to 1998 is highest for bachelor apartments in north Halton at 3.0% and lowest in Burlington at zero percent. Median vacancy rates for one-bedroom apartments are highest in north Halton at 1.4% and lowest in Oakville at 0.6%. Rates for two-bedroom apartments are highest at 0.9% in Oakville and lowest at 0.7% in the other municipalities. Three-bedroom apartments have vacancies ranging from 1.5% in Burlington to zero percent in north Halton. Figure 10 shows the vacancy rates for one-bedroom apartments in each municipality in Halton.



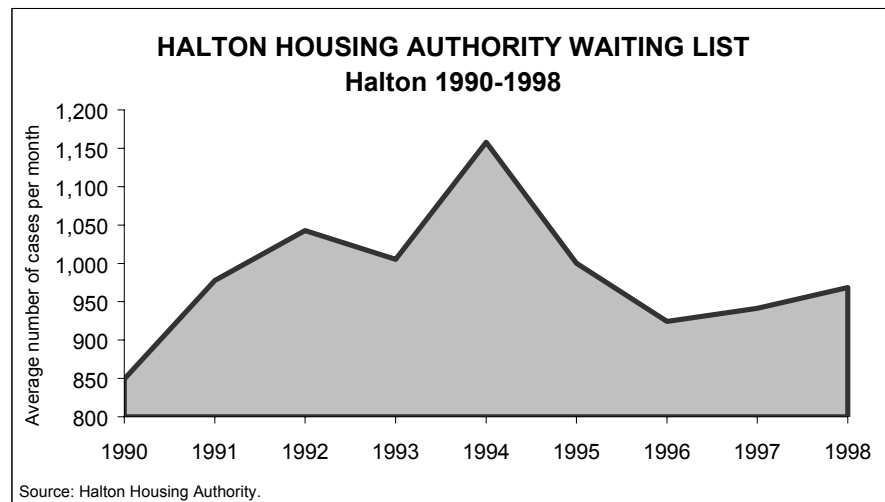
• Figure 10 Halton one-bedroom apartment vacancy rates by municipality in October from 1989 to 1998

Halton Housing Authority

Halton Housing Authority manages rent geared to income housing that is owned by the Ontario Housing Corporation. Halton Housing Authority manages a total of 1,202 units in

Halton. Most of the units (924) are for seniors. The remainder of the units is for families. The waiting lists are provided monthly by the Halton Housing Authority and show the total number of cases each month by municipality. The average number of cases per month in Halton is displayed in Figure 10.

Compared with the population distribution in Halton, more units per person are in Halton Hills than in any other municipality. Halton Hills has 532 units per 100,000 persons, while Milton has 385, Burlington has 317 and Oakville has 308.



• Figure 11 Halton Housing Authority waiting list from 1990 to 1998

The Halton Housing Authority waiting list peaked in 1994 with an average of 1,158 cases a month. The number of cases decreased to 924 in 1996 and then began to increase again to 969 cases a month in 1998.

Implications

- Shelter costs have a major impact on living costs in Halton. Since both rents and house prices have increased, people are spending larger proportions of their incomes on housing. The need for affordable housing in Halton will increase with the growing population.
- Housing development is linked to population growth. Development plans for the future call for nodal development that will differ from urban sprawl, which has been the development pattern of the past. New communities will provide a mix of residential

and employment options to foster the ability for people to live and work in the same community.

- More supportive and affordable housing programs that promote independent living will be required for the growing senior's population as well as other special needs groups.
- Intensification in existing residential areas will facilitate the use of existing services. Such developments need to include a component of affordable housing to provide lower income residents with access to service locally.

Housing Report

Ontario Summary (1996 Census)

Dwelling Types

No. of occupied private dwellings	3,902,895
Single-detached house	56.8%
Semi-detached house	5.9%
Row house	6.5%
Apartment detached duplex	2.9%
Apartment 5+ storey	16.3%
Apartment <5 storey	10.6%
Movable	0.4%
Other	0.3%

Housing Tenure

No. of occupied private dwellings	3,902,895
Rent	35.5%
Own	64.3%

Cost of Owning and Renting

Tenant one-family households	675,030
Tenant paying > 30% of income on rent	44.1%
Owner one-family households	1,825,425
Owner paying > 30% of income on major payments	18.5%

Dwelling Cost

Average gross rent	\$679
Average value of owned dwelling	\$177,410

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Halton Region Summary (1996 Census)

Residential Building Permits (1997)

Value \$449,598,000

Housing Starts (1997)

No. of housing starts	3,069
Freehold ownership	88.4%
Condominium ownership	11.6%
Private rental	0.0%
Assisted rental	0.0%

Single	63.1%
Multiple	36.9%

Dwelling Types

No. of occupied private dwellings	118,155
Single-detached house	63.6%
Semi-detached house	3.4%
Row house	11.8%
Apartment detached duplex	1.4%
Apartment 5+ storey	14.3%

Apartment < 5 storey	5.4%
Movable	0.1%
Other	0.1%

Housing Tenure

No. of occupied private dwellings	118,155
Rent	25.2%
Own	74.8%

Cost of Owning and Renting

Tenant one-family households	15,805
Tenant paying > 30% of income on rent	37.8%

Owner one-family households	69,770
Owner's paying > 30% of income on major payments	17.6%

Dwelling Cost

Average gross rent	\$806
Average value of owned dwelling	\$222,496

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Oakville Summary (1996 Census)

Residential Building Permits (1997)

Value \$238,214,000

Housing Starts (1997)

No. of housing starts 1,172
 Single 68.3%
 Multiple 31.7%

Dwelling Types

No. of occupied private dwellings 43,010
 Single-detached house 65.0%
 Semi-detached house 3.5%
 Row house 11.6%
 Apartment 20.0%

Housing Tenure

No. of occupied private dwellings 43,010
 Rent 23.2%
 Own 76.8%

Cost of Owning and Renting

Tenant one-family households 5,345
 Tenants paying > 30% of income on rent 38.7%
 Owner one-family households 26,230

Owner's paying > 30% of income on major payments 18.5%

Dwelling Cost

Average gross rent \$886
 Average value of owned dwelling \$255,742

Average House Prices (Winter 1998)

Senior executive detached \$475,000
 Executive detached \$295,000
 Standard detached \$215,000
 Detached bungalow \$200,000
 Town house \$135,000
 Standard Condo Apartment \$155,000
 Luxury Condo Apartment \$260,000

Average Apartment Rents (Oct 1998)

Bachelor \$594
 One-bedroom \$765
 Two-bedroom \$911
 Three-bedroom \$1,065

Rental Apartment Vacancies (Oct 1998)

Vacancy 0.8%

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Burlington Summary (1996 Census)

Residential Building Permits (1997)

Value \$165,598,000

Housing Starts (1997)

No. of housing starts 1,616
 Single 55.6%
 Multiple 44.4%

Dwelling Types

No. of occupied private dwellings 50,350
 Single-detached house 58.3%
 Semi-detached house 3.0%
 Row house 13.8%
 Apartment 24.6%

Housing Tenure

Rent 28.7%
 Own 71.3%

Cost of Owning and Renting

Tenant one-family households 7,610
 Tenants paying > 30% of income on rent 37.6%

Owner one-family households 28,330

Owner's paying > 30% of income on major payments 16.3%

Dwelling Cost

Average gross rent \$767
 Average value of owned dwelling \$198,980

Average House Prices (Winter 1998)

Senior executive detached \$345,000
 Executive detached \$226,000
 Standard detached \$178,000
 Detached bungalow \$172,000
 Town house \$127,000
 Standard Condo Apartment \$114,000
 Luxury Condo Apartment \$188,000

Average Apartment Rents (Oct 1998)

Bachelor N/A
 One-bedroom \$726
 Two-bedroom \$800
 Three-bedroom \$988

Rental Apartment Vacancies (Oct 1998)

Vacancy 0.2%

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Milton Summary (1996 Census)

Residential Building Permits (1997)

Value \$8,159,000

Housing Starts (1997)

No. of housing starts 14
 Single 100%
 Multiple 0%

Dwelling Types

No. of occupied private dwellings 10,475
 Single-detached house 70.7%
 Semi-detached house 4.1%
 Row house 9.5%
 Apartment 15.3%

Housing Tenure

Rent 22.6%
 Own 77.4%

Cost of Owning and Renting

Tenant one-family households 1,265
 Tenants paying > 30% of income on rent 35.9%

Owner one-family households 6,380
 Owner's paying > 30% of income on major payments 17.3%

Dwelling Cost

Average gross rent \$786
 Average value of owned dwelling \$221,918

Average House Prices (Winter 1998)

Senior executive detached \$265,000
 Executive detached \$240,000
 Standard detached \$190,000
 Detached bungalow \$185,000
 Town house \$130,000
 Standard Condo Apartment \$130,000
 Luxury Condo Apartment \$156,000

Average Apartment Rents (Oct 1998)

Note: rents are combined with Halton Hills
 Bachelor \$477
 One-bedroom \$649
 Two-bedroom \$773
 Three-bedroom \$889

Rental Apartment Vacancies (Oct 1998)

Note: vacancies are combined with Halton Hills
 Vacancy (1998) 0.9%

Housing Report

Halton Hills Summary (1996 Census)

Residential Building Permits (1997)

Value \$37,627,000

Housing Starts (1997)

No. of housing starts 267
 Single 83.5%
 Multiple 16.5%

Dwelling Types

No. of occupied private dwellings 14,320
 Single-detached house 72.9%
 Semi-detached house 3.6%
 Row house 6.8%
 Apartment 16.3%

Housing Tenure

No. of occupied private dwellings 14,320
 Rent 20.7%
 Own 79.3%

Cost of Owning and Renting

Tenant one-family households 1,590
 Tenants paying > 30% of income on rent 37.8%

Owner one-family households 8,830
 Owner's paying > 30% of income on major payments 19.2%

Dwelling Cost

Average gross rent \$739
 Average value of owned dwelling \$200,126

Private House Prices

Senior executive detached \$282,000
 Executive detached \$217,000
 Standard detached \$198,000
 Detached bungalow \$185,000
 Town house \$135,000
 Standard Condo Apartment \$125,000
 Luxury Condo Apartment N/A

Average Apartment Rents (Oct 1998)

Note: rents are combined with Milton

Bachelor \$477
 One-bedroom \$649
 Two-bedroom \$773
 Three-bedroom \$889

Rental Apartment Vacancies (Oct 1998)

Note: vacancies are combined with Milton

Vacancy 0.9%

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